



110 Marble Street  
West Rutland, Vermont 05777  
(802) 438-2303 | [nwwvt.org](http://nwwvt.org)  
[info@nwwvt.org](mailto:info@nwwvt.org)



## NeighborWorks Energy Loan Application Checklist

Thank you for choosing NeighborWorks Energy Loan for your home energy improvements!

Please complete all of the forms and return via fax (438-5338), or email ([ttherrien@nwwvt.org](mailto:ttherrien@nwwvt.org)), or mail (110 Marble Street, West Rutland, VT 05777) with income and asset documentation listed.

### A full application package will include:

#### Completed NeighborWorks Forms

- Application
- Privacy Policy
- Authority to Verify Information
- Household Income

#### Copies of

- Current property tax bill and Homeowners insurance
- W-2 form for last year for each borrower
- Recent month-end paystubs with year-to-date totals
- One month of bank statements for deposit accounts (transaction printouts cannot be accepted)
- Audit report and name of Home Performance contractor
- Weatherization cost estimates

#### If Applicable

- Copy of Social Security award letter **and** SSA-1099 from the most recent year
- Copy of child support court order, and prior year history from bureau of child support, if used as income
- If self-employed: a copy of complete 1040 federal tax returns, and corporate tax returns for the last two (2) years
- Explanation of bankruptcy, late payments, or collections

#### Program Guidelines

- ✓ Minimum credit score of 620 (If credit score is below 620, additional information may be required.)
- ✓ Maximum loan amount of \$40,000; minimum loan amount of \$2,500
- ✓ Rate is 5.70% fixed for 10 years
- ✓ Unsecured loan
- ✓ Escrow management fee (\$250.00) can be financed
- ✓ GMP on-bill repayment is available, inquire for additional details

*\*Rates are not guaranteed and are subject to change at any time.*

We are happy to help you with your application or answer any questions that you may have. Please give us a call or send an email: Tania Therrien at [ttherrien@nwwvt.org](mailto:ttherrien@nwwvt.org) or (802) 797-8106.

2/26/2019





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## Authority to Verify Information

I/We authorize NeighborWorks® of Western Vermont to verify my bank accounts, household income, employment, outstanding debts, present or previous mortgages, to obtain a tri-merged in-file credit report, and to make any other inquiries pertaining to the services provided to me by NeighborWorks® of Western Vermont.

My/Our signature(s) below authorize **NeighborWorks to release** information in their possession to the respective Lender(s) for the purpose of determining eligibility for mortgage financing, refinancing, potential restructure of a current loan or extraordinary services that may result in preserving my long-term home ownership.

I hereby authorize the **loan servicer to release** certain information to NeighborWorks. Information which may be released to NeighborWorks includes but is not limited to:

**Original Loan Amount**  
**Payment History**  
**Amount Past Due**

**Monthly Payment Current Balance**  
**Payment Due Date**  
**HUD-1 Statement**

I hereby authorize NeighborWorks to make a recommendation to the loan servicer concerning appropriate action regarding my loan, which may assist the servicer in determining eligibility for product and/or services.

I/We understand that NeighborWorks® of Western Vermont is funded by a variety of sources and is required to share statistical and demographic information about the customers who receive services as well as the services provided.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United State Code, Section 1001, et seq.

### CONFLICT OF INTEREST

*I understand that NeighborWorks® of Western Vermont and its agents provide information and education on various loan products, housing programs or other issues and I further understand that the counseling and/or coaching I receive in no way obligates me to choose any of the particular products, housing products or any recommendation whatsoever. NeighborWorks® of Western Vermont and its counselors and coaches are*



*providing information only. I may use such information in whatever manner I choose and that NeighborWorks® of Western Vermont and its counselors and coaches are NOT acting in a fiduciary capacity and that any actions or choices I make are mine, and mine alone.*

**PROTECTING THE CONFIDENTIALITY OF YOUR PERSONAL INFORMATION**

*All NeighborWorks® of Western Vermont employees are required to use strict standards of care regarding the confidentiality of your personal information as outlined in Personnel Policies. Employees not adhering to our policies are subject to disciplinary action. We maintain physical security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Our safeguards comply with federal regulations to guard your personal information.*

*I understand that US Department of Housing and Urban Development (HUD) is a funder of our Housing Education and Counseling and that Citizens Housing and Planning Association (CHAPA) as a HUD Intermediary. As funders of our program and to ensure quality and compliance with program requirements, both HUD and CHAPA need access to client file for auditing purposes. I understand any HUD or CHAPA representative will adhere to the same Confidentiality Policies of the organization.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# NEIGHBORWORKS OF WESTERN VERMONT CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant			APPLICANT INFORMATION			Co-Applicant		
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor					
Applicant Name (include Jr. or Sr. if applicable)			Co-Applicant Name (include Jr. or Sr. if applicable)					
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)			
Email Address			Email Address					
<input type="checkbox"/> Married		Dependents (not listed by Co-Applicant) no. ages	<input type="checkbox"/> Married		Dependents (not listed by Applicant) no. ages			
<input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)			<input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)					
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien					
Present Address (street, city, state, ZIP) since _____			Present Address (street, city, state, ZIP) since _____					
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address					

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) from _____ to _____	Former Address (street, city, state, ZIP) from _____ to _____
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Applicant			EMPLOYMENT / INCOME INFORMATION			Co-Applicant		
Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	
			<input type="checkbox"/> Full time				<input type="checkbox"/> Full time	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business		Business Phone (incl. area code)		
Gross Monthly Income \$				Gross Monthly Income \$				
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates	
			from _____ to _____				from _____ to _____	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business		Business Phone (incl. area code)		
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates	Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates	
			from _____ to _____				from _____ to _____	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business		Business Phone (incl. area code)		

**NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Other Income \$ _____	Other Income \$ _____
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### HOUSING INFORMATION

<input type="checkbox"/> Own <input type="checkbox"/> Rent since _____	Monthly Housing/Rent \$ _____	Present Value \$ _____	Date Purchased _____
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### CASH ASSET INFORMATION

Financial Institution Name _____	Saving Account Balance \$ _____	Checking Account Balance \$ _____
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date

**ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION**

Applicant: \_\_\_\_\_

Application Number: \_\_\_\_\_

**Assets**

**Liabilities**

Checking and Savings Accounts		Name and Address of Creditor			
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Acct. No.	\$	Acct. No.	\$	\$	
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance	
Stocks and Bonds Assets		Name and Address of Creditor			
Number	Description	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
	Life Insurance - Face Value	\$			
	Real Estate Owned Assets	\$			
	Vested Interest in Retirement Funds	\$			
	Net Worth of Business Owned	\$	Acct. No.	\$	\$
Automobiles Owned:		Name and Address of Creditor			
Year	Make and Model	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Other Assets Owned:		Name and Address of Creditor			
Description	Cash or Market Value	Name & Address of Company	Payment	Balance	
	\$				
	\$	Acct. No.	\$	\$	
	\$	Alimony/Child Support/Separate Maintenance Owed to	\$		
	\$	Job Related Expense	\$		
	\$				
	\$				
<b>LIQUID ASSETS</b>	\$	<b>TOTAL MONTHLY PAYMENTS</b>	\$		
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES</b>	\$		
<b>NET WORTH</b>	\$				

# Household Income Form

NMLS #194008, VT lender # 6200

## ENTIRE HOUSEHOLD INCOME

In order to satisfy program guidelines, Neighborworks is required to verify income pertaining to all members of a household and to identify same.

<b>BORROWER'S EMPLOYMENT INCOME</b>			
Name:	Address:	City:	
State/Zip:	e-mail:	Tel:	
Employer:	Address:	Tel:	
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

<b>Co-BORROWER'S EMPLOYMENT INCOME</b>			
Name:	Address:	City:	
State/Zip:	e-mail:	Tel:	
Employer:	Address:	Tel:	
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

<b>ALL OTHER HOUSEHOLD INCOME - List the income source and monthly amount of all household persons residing in the household. Include income from – Work – Social Security – Disability – Pension - Business Income - Rental Income - Child Support – Foster Care – Dividend &amp; Interest and any other taxable and non-taxable income</b>		
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$

<b>OTHER MEMBERS OF HOUSEHOLD</b>		
Adult:	Name & Relationship to you:	Age:
Adult:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:

I/We hereby certify that the above information is true and correct:

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_



**FACTS**

**WHAT DOES RUTLAND WEST NEIGHBORHOOD HOUSING SERVICES INC. DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and payment history
- employment information and income

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rutland West Neighborhood Housing Services Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rutland West Neighborhood Housing Services	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	No	We don't share
<b>For our marketing purposes</b> —to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call (802)-438-2303 or go to [www.nwwvt.org](http://www.nwwvt.org)

## What we do

<b>How does Rutland West Neighborhood Housing Services Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Rutland West Neighborhood Housing Services Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● give us your contact information or apply for a loan</li> <li>● give us your income information or provide employment information</li> <li>● show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Rutland West Neighborhood Housing Services Inc. has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Rutland West Neighborhood Housing Services Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Rutland West Neighborhood Housing Services Inc. doesn't jointly market.</i></li> </ul>

## Other important information